

Remarks

Claims 1-48 are pending.

A Petition for a One-Month Extension of Time and duplicate copy thereof accompany this Response.

Rejections under 35 USC § 103(a)

The Examiner rejects Claims 1-48 on the ground of being anticipated by or, in the alternative, being unpatentable over "Hi-tech streamlines car rental process" (Darah).¹

Darah discloses that the average auto insurance claim takes hours to process, and communication between the insurance company, body shop and rental car company can take a lot of time. By capitalizing on today's technology, insurance companies can realize cost and time savings by reducing phone calls with rental car companies and diverting more quality time to customer service. An Automated Rental Management System (ARMS) provides electronic data connection between insurers, adjusters and brokers with the car rental company's own system. It also provides the user with the ability to monitor progress on a vehicle repair.

The ARMS system can communicate directly with an insurance company's claim systems, reducing the superfluous phone calling of the past between adjusters and rental car company employees. It can also allow the claims adjuster to enter and receive information directly on Enterprise's computers, which provides the same benefits without costly systems development by the insurance company.

The ARMS "system allows for better cost containment by insurance companies through automated management reports." (Darah, page 2, ¶4.) This type of technology provides a high efficiency, low-cost rental car.

Enterprise will continue its efforts to improve the system - as such, it is currently building a redesigned rental system that will integrate the latest in wireless and Internet technology. The new system will allow body shops and insurance companies to talk directly to each other electronically in order for both parties to track the status of the rental car. The system will allow for access to electronic reservations and automatic callbacks, which will reduce time-consuming telephonic communication. At the same time, the adjuster is able to serve the policyholder more efficiently by being able to access the progress reports of the repairs taking place to a vehicle at the body shop as well as the rental car costs. In addition, the system will allow adjusters to control the file processing and updating from start to finish.

¹ The Examiner only provides the form paragraph on page 2 of the Office Action for Section 103(a).

The new Enterprise system - when combined with a satellite-based network - will mean that any information entered from any rental car terminal will be available at other rental locations instantaneously. Simply put, insurance company instructions are accessible to their customers at all locations via computer anywhere in the world without even having to make a telephone call. Accessibility will save time and frustration for adjusters and customers who demand that claims be handled efficiently.

Claim 1 recites, *inter alia*, a method for managing rentals from a rental service provider by an insurance service provider having a plurality of claims adjusters and claims managers, the method comprising: employing a server system including a database having rental claim information for each of the rentals; employing a plurality of client systems for the claims adjusters and the claims managers; employing a global communication network to interconnect the server system with the client systems; displaying at least some of the rental claim information for one of the rentals at one of the client systems; modifying the rental claim information for the one of the rentals from the one of the client systems; and **reviewing by exception** some of the **rental claim information** from another one of the client systems.

Although the Examiner cites to pages of the reference in connection with some of the above elements, he does not provide any citation for the refined recital of reviewing by exception rental claim information from another client system. In connection with some of the other claims, the Examiner refers to page 2 of the reference, which simply states that the “system allows for better cost containment by insurance companies through automated management reports”.

On page 2 of the reference, it is stated that “At the same time, the adjuster is able to serve the policyholder more efficiently by being able to access the progress reports of the repairs taking place to a vehicle at the body shop as well as the rental car costs.”

It is submitted that Darah does not disclose any content or structure or method of generating any “automated management report” or any “progress report”.

In determining that quantum of prior art disclosure which is necessary to declare an applicant’s invention ‘not novel’ or ‘anticipated’ within section 102, the stated test is whether a reference contains an ‘enabling disclosure’... .” *In re Hoeksema*, 399 F.2d 269, 158 USPQ 596 (CCPA 1968). The disclosure in an assertedly anticipating reference must provide an enabling disclosure of the desired subject matter; mere naming or description of the subject matter is insufficient, if it cannot be produced without undue experimentation.

MPEP § 2121.01. Darah clearly does not provide an enabling disclosure of the claimed subject matter.

Furthermore, to reach a proper determination under Section 103(a), the Examiner must step backward in time into the shoes worn by the hypothetical “person of ordinary skill in the art” when the invention was unknown and just before it was made.

To support the conclusion that the claimed invention is directed to obvious subject matter, either the reference[] must expressly or impliedly suggest the claimed invention or the examiner must present a convincing line of reasoning as to why the artisan would have found the claimed invention to have been obvious in light of the teachings of the reference[.]

Ex parte Clapp, 227 USPQ 972, 973 (Bd. Pat. App. & Inter. 1985); see MPEP § 2144. It is respectfully submitted that Darah does not expressly or impliedly suggest the refined recital of the claimed invention and that the Examiner has not presented a convincing line of reasoning as to why the ordinary artisan would have found the claimed invention to have been obvious in light of the teachings of the reference.

Darah, which discloses “automated management reports” and “progress reports”, without more, and which does not disclose any content or structure or method of generating any such report, clearly does not teach or suggest the refined recital of ***reviewing by exception rental claim information*** from any client system.

As examples of this recital, as set forth in the present specification at page 7, lines 23-30, another user 86, such as a claims manager, may review by exception some of the rental claim information 110 from another client system, such as 92. For example, the claims manager selects one of the vehicle rental variables 110, enters a value (V) 114 corresponding to the selected one of the vehicle rental variables 100, and responsive to a request (R) 116, the server routine 96 generates a report (RPT) 118 for at least one of the vehicle rentals 81 for which the selected one of the vehicle rental variables 100 differs from (e.g., is greater than; is less than) the entered value 114.

Also, as another example, as set forth at page 22, lines 4-10, the reporting capability of the system 120 allows management at any level to review files by exception (e.g., over x number of extensions) to eliminate problem vehicle rentals before they occur. Without this tool, insurance companies are only made aware of a “problem” claim file as the invoice is submitted, which is too late to take any suitable corrective action. With this system 120, management can intervene, as necessary, to reduce vehicle rental severity before the vehicle rental is concluded.

Accordingly, for the above reasons, it is submitted that Claim 1 patentably distinguishes over the reference.

Claims 2-32 depend directly or indirectly from Claim 1 and patentably distinguish over the reference for the same reasons.

Furthermore, Claim 2 recites entering rental reservations; and displaying at one of the client systems a scoreboard including a count of unconfirmed rental reservations. The Examiner states that Applicants disclose “scoreboard including count of pending (unconfirmed) reservations” as prior art. This statement is respectfully traversed as applied to the refined recital of Claim 2.

Actually, as set forth on page 9, lines 5-8 of the Application, “[u]nconfirmed reservations are ones, which have been initiated by the user, but which the responsible branch office has yet to accept. Pending reservations are rentals that have been accepted by the vehicle rental service provider, but the customer has yet to get into the rental vehicle.” Figure 1 (prior art) of the Application clearly shows “PENDING RESERVATIONS”. Hence, Applicants disclose a scoreboard including a count of pending reservations as prior art. However, none of the prior art of record discloses displaying a count of **unconfirmed** rental reservations. As set forth in the present application, unconfirmed reservations are ones, which have been initiated by the user, but which the responsible branch office has yet to accept.

The Examiner admits that the reference does not teach or suggest the refined recital of displaying at one client system a scoreboard including a count of unconfirmed rental reservations. Although the Examiner takes Official notice that it would have been obvious that scoreboards are designed to meet business requirements, the Examiner is respectfully requested to cite a reference within the context of Applicants’ claims regarding the refined recital of displaying at one of the client systems a scoreboard including a count of unconfirmed rental reservations. Clearly, the Examiner has presented no evidence of record regarding this refined recital that would render Applicants’ claims obvious. Accordingly, it is submitted that Claim 2 further patentably distinguishes over the reference.

Furthermore, Claim 3 recites displaying at one of the client systems a list of open rentals; including rate information with the open rentals; and changing a rate for one of the open rentals.

The present Application discloses (page 9, lines 8-9) that “[o]pen rentals are rentals where the renter is actually in the vehicle.”

Darah, which merely discloses access to electronic reservations and discloses progress reports of repairs taking place to a vehicle at a body shop as well as rental car costs,

does not teach or suggest the refined recital of any list of open rentals, including rate information with open rentals, and changing a rate for one of such open rentals. The acknowledged prior art (Figures 1 and 5) displays a count and a list of working rentals, but does not teach or suggest including rate information with open rentals, and changing a rate for one of such open rentals. It is submitted that the reference does not teach or suggest changing a rate for one of the recited open rentals within the context of Claims 1 and 3. Therefore, it is submitted that Claim 3 further patentably distinguishes over the reference.

Claims 4 and 5 are not separately asserted to be patentable except in combination with Claims 1 and 3 from which they depend.

Claims 6 and 7 are not separately asserted to be patentable except in combination with Claim 2 from which they directly or indirectly depend.

Furthermore, Claim 8 recites providing a plurality of unconfirmed reservations; and generating a plurality of reports regarding the unconfirmed reservations. Darah, which discloses “automated management reports” and “progress reports”, without more, and which does not disclose any content or structure or method of generating any such report, does not teach or suggest any unconfirmed reservation, much less generating a plurality of reports regarding unconfirmed reservations. Although the Examiner takes Official notice that it would have been obvious that it is a business choice to design reports to meet their business requirements, the Examiner is respectfully requested to cite a reference within the context of Applicants’ claims regarding the refined recital of providing a plurality of unconfirmed reservations; and generating a plurality of reports regarding the unconfirmed reservations. Clearly, the Examiner has presented no evidence of record regarding this refined recital that would render Applicants’ claims obvious. Therefore, it is submitted that Claim 8 further patentably distinguishes over the reference.

Claims 9-13 are not separately asserted to be patentable except in combination with Claim 1 from which they directly or indirectly depend.

Furthermore, Claim 14 recites maintaining a database of rental variables associated with each of the open rentals; selecting one of the rental variables; entering a value corresponding to the selected one of the rental variables; and generating one of the reports including at least some of the open rentals for which the selected one of the rental variables exceeds the entered value.

The Examiner admits that Darah does not disclose this refined recital.

The Examiner states that Darah (page 2) discloses “automated management reports” and concludes that it (a) “extract[s] data from data storage to generate report,” (b)

selects “search criteria to generate report,” (c) enters a “value for search criteria, e.g., date range,” and (d) employs “search criteria used by user / applicant to query the data storage to extract data for desired report”.

As was discussed above, Darah, which discloses “automated management reports” and “progress reports”, without more, does not disclose any content or structure or method of generating any such report. Even if Darah might employ some of the four steps ((a)-(d)) from the Examiner’s conclusion, above, although this is not admitted, it is submitted that, at best, an “automated management report” would extract data from data storage to automatically generate a report without selecting one of rental variables; entering a value corresponding to such selected one of such rental variables; and generating one of such reports including at least some of such open rentals for which such selected one of such rental variables exceeds such entered value.

Moreover, it is submitted that the Examiner improperly bases the rejection of Claim 14 on hindsight using knowledge learned from only Applicants’ specification. Furthermore, the assertion that Darah inherently / obviously discloses the refined recital of Claim 14 is too general because it could cover *any* report and does not address why the specific recital of Claim 14 would have been obvious.

As to Claims 15-19, the Examiner admits that Darah does not disclose employing variables and their values to generate a query to search data storage to generate reports. Although the Examiner takes Official notice that it would have been obvious that it is a design choice to create a query using variables and values for search criteria to generate a report to meet business requirements, the Examiner is respectfully requested to cite a reference within the context of the refined recital of Applicants’ Claims 15-19, as are discussed below. Clearly, the Examiner has presented no evidence of record regarding those refined recitals that would render Applicants’ claims obvious.

Moreover, it is submitted that the Examiner improperly bases the rejection of Claims 15-19 on hindsight. Furthermore, the assertion that Darah inherently / obviously discloses the refined recital of Claims 15-19 is too general because it could cover *any* report and does not address why the specific recital of Claims 15-19 would have been obvious.

Furthermore, Claim 15 recites employing an authorized rental rate and an actual rental rate as some of the rental variables; employing a cost value as the entered value; and generating the one of the reports including at least some of the open rentals for which the actual rental rate exceeds the authorized rental rate. Since the reference does not teach or

suggest the refined recital of Claim 14, it clearly does not teach or suggest these additional limitations which further patentably distinguish over the reference.

Additionally, it is submitted that there is nothing in the reference that would teach or suggest a report including at least some of open rentals for which a selected rental variable exceeds an entered value, much less any report including, for example, the refined recital of Claim 15, in which a report includes at least some of open rentals for which an *actual rental rate exceeds an authorized rental rate.*

Furthermore, Claim 16 recites employing an authorized rental period as one of the rental variables; employing a time value as the entered value; and generating the one of the reports including at least some of the open rentals for which the authorized rental period is less than the time value. Since the reference does not teach or suggest the refined recital of Claim 14, it clearly does not teach or suggest these additional limitations which further patentably distinguish over the reference.

Furthermore, Claim 17 recites employing a count of rental extensions as one of the rental variables; employing a count value as the entered value; and generating the one of the reports including at least some of the open rentals for which the count of rental extensions exceeds the count value. Since the reference does not teach or suggest the refined recital of Claim 14, it clearly neither teaches or suggests these additional limitations which further patentably distinguish over the reference.

Furthermore, Claim 18 recites employing a total rental cost as one of the rental variables; employing a cost value as the entered value; and generating the one of the reports including at least some of the open rentals for which the total rental cost exceeds the cost value. Since the reference does not teach or suggest the refined recital of Claim 14, it clearly neither teaches or suggests these additional limitations which further patentably distinguish over the reference.

Furthermore, Claim 19 recites employing an extension time period as one of the rental variables; employing a time value as the entered value; and generating the one of the reports including at least some of the open rentals for which the extension time period exceeds the time value. Since the reference does not teach or suggest the refined recital of Claim 14, it clearly does not teach or suggest these additional limitations which further patentably distinguish over the reference.

Claim 20 is not separately asserted to be patentable except in combination with Claim 1 from which it depends.

Claims 21-27 are not separately asserted to be patentable except in combination with Claims 1 and 20 from which they directly or indirectly depend.

Claims 28-30 are not separately asserted to be patentable except in combination with Claim 1 from which they depend.

Furthermore, Claim 31 recites providing a plurality of unconfirmed reservations; and providing a listing of all of the unconfirmed reservations. As was discussed above in connection with Claim 8, the reference does not teach or suggest any unconfirmed reservation. Darah, which discloses “automated management reports” and “progress reports”, without more, and which does not disclose any content or structure or method of generating any such report, much less any unconfirmed reservation, does not teach or suggest providing a listing of all unconfirmed reservations as recited by Claim 31. Hence, Claim 31 further distinguishes over the reference.

Claim 32 is not separately asserted to be patentable except in combination with Claims 1 and 31 from which it depends.

Claim 33 is an independent claim which recites, *inter alia*, a method for managing vehicle rentals from a vehicle rental service provider for a plurality of users comprising: employing a server system including a database having vehicle rental variables for the vehicle rentals; employing a plurality of client systems for the users; employing a global communication network to interconnect the server system with the client systems; selecting one of the vehicle rental variables; entering a value corresponding to the selected one of the vehicle rental variables; and generating a report for at least one of the vehicle rentals for which the selected one of the vehicle rental variables differs from the entered value.

Although the Examiner cites to pages of the reference in connection with some of the above elements, he does not provide any citation for the refined recital of generating a report for at least one of the vehicle rentals for which the selected one of the vehicle rental variables differs from the entered value. In connection with some of the other claims, the Examiner refers to page 2 of the reference, which simply states that the “system allows for better cost containment by insurance companies through automated management reports”.

On page 2 of the reference, it is stated that “At the same time, the adjuster is able to serve the policyholder more efficiently by being able to access the progress reports of the repairs taking place to a vehicle at the body shop as well as the rental car costs.”

It is submitted that Darah does not disclose any content or structure or method of generating any “automated management report” or any “progress report”.

Darah, which discloses “automated management reports” and “progress reports”, without more, and which does not disclose any content or structure or method of generating any such report, clearly does not teach or suggest the refined recital of generating a report for at least one of the recited vehicle rentals for which the **selected one** of the **vehicle rental variables differs from the entered value**.

The Examiner states that Darah (page 2) discloses “automated management reports” and concludes that it (a) selects “search criteria to extract data from data storage,” (b) enters a “value for search criteria to further filter the data extraction from data storage, i.e. query with values for search criteria e.g. data range,” and (c) generates report “after the execution of query supply by user, e.g. rental days > 7 which will extra rentals with 8 or more days”.

As was discussed above, Darah, which discloses “automated management reports” and “progress reports”, without more, does not disclose any content or structure or method of generating any such report. Even if Darah might employ some of the three steps ((a)-(c)) from the Examiner’s conclusion, above, although this is not admitted, it is submitted that, at best, an “automated management report” would extract data from data storage to automatically generate a report without selecting one of such vehicle rental variables; entering a value corresponding to such selected one of such vehicle rental variables; and generating a report for at least one of such vehicle rentals for which such selected one of such vehicle rental variables differs from such entered value.

Moreover, it is submitted that the Examiner improperly bases the rejection of Claim 33 on hindsight using knowledge learned from only Applicants’ specification. In this regard, the assertion that Darah inherently / obviously discloses the refined recital of Claim 33 is too general because it could cover **any** report and does not address why the specific recital of Claim 33 would have been obvious.

Accordingly, for the above reasons, it is submitted that Claim 33 patentably distinguishes over the reference.

Claims 34-41 depend directly or indirectly from Claim 33 and patentably distinguish over the reference for the same reasons.

Claims 34-36 are not separately asserted to be patentable except in combination with Claim 33 from which they directly or indirectly depend.

As to Claims 37-41, the Examiner admits that Darah does not disclose the contents and methods of generating reports. Although the Examiner takes Official notice that it would have been obvious that businesses extract data from data storage and generate reports

with desired fields, the Examiner is respectfully requested to cite a reference within the context of the refined recital of Applicants' Claims 37-41, as are discussed below. Clearly, the Examiner has presented no evidence of record regarding those refined recitals that would render Applicants' claims obvious.

Moreover, it is submitted that the Examiner improperly bases the rejection of Claims 37-41 on hindsight. In this regard, the assertion that Darah inherently / obviously discloses the refined recital of Claims 37-41 is too general because it could cover *any* report and does not address why the specific recital of Claims 37-41 would have been obvious.

The Examiner concludes that Darah (a)-(b) employs "search criteria to extract data from data storage," and (c) displays extracted data.

As was discussed above, Darah, which discloses "automated management reports" and "progress reports", without more, does not disclose any content or structure or method of generating any such report. Even if Darah might employ some of the three steps ((a)-(c)) from the Examiner's conclusion, above, although this is not admitted, it is submitted that, at best, an "automated management report" would extract data from data storage to automatically generate a report without employing the recitals of Claims 37-41 as are discussed, below.

Claim 37 recites employing an authorized rental rate and an actual rental rate as some of the vehicle rental variables; employing a cost value as the entered value; and generating the one of the reports including at least some of the open rentals for which the actual rental rate exceeds the authorized rental rate. Claim 37 further patentably distinguishes over the reference for similar reasons as was discussed above in connection with Claim 15.

Furthermore, Claim 38 recites employing an authorized rental period as one of the vehicle rental variables; employing a time value as the entered value; and generating the one of the reports including at least some of the open rentals for which the authorized rental period is less than the time value. Claim 38 further patentably distinguishes over the reference for similar reasons as was discussed above in connection with Claim 16.

Furthermore, Claim 39 recites employing a count of rental extensions as one of the vehicle rental variables; employing a count value as the entered value; and generating the one of the reports including at least some of the open rentals for which the count of rental extensions exceeds the count value. Claim 39 further patentably distinguishes over the reference for similar reasons as was discussed above in connection with Claim 17.

Furthermore, Claim 40 recites employing a total rental cost as one of the vehicle rental variables; employing a cost value as the entered value; and generating the one of

the reports including at least some of the open rentals for which the total rental cost exceeds the cost value. Claim 40 further patentably distinguishes over the reference for similar reasons as was discussed above in connection with Claim 18.

Furthermore, Claim 41 recites employing an extension time period as one of the vehicle rental variables; employing a time value as the entered value; and generating the one of the reports including at least some of the open rentals for which the extension time period exceeds the time value. Claim 41 further patentably distinguishes over the reference for similar reasons as was discussed above in connection with Claim 19.

Claim 42 is an independent claim which recites, *inter alia*, a system for managing vehicle rentals from a vehicle rental service provider for a plurality of users comprising: a server system including a routine and a database having vehicle rental variables associated with each of the vehicle rentals; a plurality of client systems for the users, each of the client systems including a data entry component selecting one of the vehicle rental variables, entering a value corresponding to the selected one of the vehicle rental variables, and entering a request for a report based upon the value and the selected one of the vehicle rental variables; and a global communication network interconnecting the server system with the client systems, the global communication network sending the request from one of the client systems to the server system, the routine of the server system generating the report for at least one of the vehicle rentals for which the selected one of the vehicle rental variables differs from the entered value, the global communication network sending the report to the one of the client systems.

Claim 42 recites that the routine of the server system generates the report for at least one of the vehicle rentals for which the ***selected one of the vehicle rental variables differs from the entered value.***

Although the Examiner cites to pages of the reference in connection with some of the above elements, he does not provide any citation for the refined recital of generating a report for at least one of the vehicle rentals for which the selected one of the vehicle rental variables differs from the entered value. In connection with some of the other claims, the Examiner refers to page 2 of the reference, which simply states that the “system allows for better cost containment by insurance companies through automated management reports”.

On page 2 of the reference, it is stated that “At the same time, the adjuster is able to serve the policyholder more efficiently by being able to access the progress reports of the repairs taking place to a vehicle at the body shop as well as the rental car costs.”

It is submitted that Darah does not disclose any content or structure or method of generating any “automated management report” or any “progress report”.

Darah, which discloses “automated management reports” and “progress reports”, without more, and which does not disclose any content or structure or method of generating any such report, clearly does not teach or suggest the refined recital of a routine of a server system generating a report for at least one of the recited vehicle rentals for which a *selected one of vehicle rental variables differs from an entered value*.

Moreover, it is submitted that the Examiner improperly bases the rejection of Claim 42 on hindsight using knowledge learned from only Applicants’ specification. In this regard, the assertion that Darah inherently / obviously discloses the refined recital of Claim 42 is too general because it could cover *any* report and does not address why the specific recital of Claim 42 would have been obvious.

Hence, for the above reasons, it is submitted that Claim 42 patentably distinguishes over the reference.

Claims 43-48 depend from Claim 42 and patentably distinguish over the reference for the same reasons.

As to Claims 44-48, the Examiner admits that Darah does not disclose data table structures. Although the Examiner takes Official notice that it would have been obvious that it is a design choice to design data tables to meet business objectives, the Examiner is respectfully requested to cite a reference within the context of the refined recital of Applicants’ Claims 44-48, as are discussed below. Clearly, the Examiner has presented no evidence of record regarding those refined recitals that would render Applicants’ claims obvious.

Moreover, it is submitted that the Examiner improperly bases the rejection of Claims 44-48 on hindsight. In this regard, the assertion that Darah inherently / obviously discloses the refined recital of Claims 44-48 is too general because it could cover *any* report and does not address why the specific recital of Claims 44-48 would have been obvious.

The Examiner concludes that Darah (a)-(b) employs “data fields to store data values,” (c) employs a “value of the data which will be stored in the data field,” and (d) employs “data field which will be [] presented to the user after extracting the data from data storage based upon the search criteria”.

As was discussed above, Darah, which discloses “automated management reports” and “progress reports”, without more, does not disclose any content or structure or method of generating any such report. Even if Darah might employ some of the four steps

((a)-(d)) from the Examiner's conclusion, above, although this is not admitted, it is submitted that, at best, an "automated management report" would extract data from data storage to automatically generate a report without employing the recitals of Claims 44-48 as are discussed, below.

Furthermore Claim 44 recites that the vehicle rental variables include an authorized rental rate and an actual rental rate; that the entered value is a cost value; and that the routine generates the report including at least some of the open rentals for which the actual rental rate exceeds the authorized rental rate. Claim 44 further patentably distinguishes over the reference for similar reasons as was discussed above in connection with Claim 15.

Furthermore Claim 45 recites that the vehicle rental variables include an authorized rental period; that the entered value is a time value; and that the routine generates the report including at least some of the open rentals for which the authorized rental period is less than the time value. Claim 45 further patentably distinguishes over the reference for similar reasons as was discussed above in connection with Claim 16.

Furthermore Claim 46 recites that the vehicle rental variables include a count of rental extensions; that the entered value is a count value; and that the routine generates the report including at least some of the open rentals for which the count of rental extensions exceeds the count value. Claim 46 further patentably distinguishes over the reference for similar reasons as was discussed above in connection with Claim 17.

Furthermore Claim 47 recites that the vehicle rental variables include a total rental cost; that the entered value is a cost value; and that the routine generates the report including at least some of the open rentals for which the total rental cost exceeds the cost value. Claim 47 further patentably distinguishes over the reference for similar reasons as was discussed above in connection with Claim 18.

Furthermore Claim 48 recites that the vehicle rental variables include an extension time period; that the entered value is a time value; and that the routine generates the report including at least some of the open rentals for which the extension time period exceeds the time value. Claim 48 further patentably distinguishes over the reference for similar reasons as was discussed above in connection with Claim 19.

Summary and Conclusion

The art made of record and not relied upon but considered pertinent to Applicants' disclosure has been reviewed.

It is noted that the above-captioned Application was filed on January 19, 2001. The reference V (Eric Berkman, "How to Stay Ahead of the Curve") expressly provides on its

- 15 -

first page a date of February 1, 2002, which date the Examiner acknowledges on form PTO-892. Since that date is after Applicants' filing date, nothing further need be said.

Accordingly, the only pertinent reference as set forth in the present Office Action is Darah, which has been dealt with, above, under the section dealing with rejections under Section 103(a).

In summary, it is submitted that the claims are allowable over the references of record.

Reconsideration and early allowance are respectfully requested.

Respectfully submitted,



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